

IF YOU GET A CALL FROM A DEBT COLLECTOR, DON'T AVOID IT. INSTEAD, TALK TO THEM TO TRY TO RESOLVE THE MATTER.

It's also important to know your rights and responsibilities when it comes to debt collection in BC. Consumer Protection BC is responsible for enforcing BC's debt collection law and for licensing third-party collectors.



IF YOU BELIEVE A COLLECTOR IS VIOLATING BC'S DEBT COLLECTION LAW:

- 1** Try to resolve the issue with the collection agency first and give them time to fix their mistake.
- 2** If the issue continues, collect documentation to support your complaint (such as a picture of your phone showing what time the collector called, a taped phone conversation, or any other information you may have).
- 3** File a complaint with Consumer Protection BC.

This brochure is for informational purposes only, and there is much more to know about debt collection in BC. If you have questions, please contact us:

CONSUMER PROTECTION BC

TF 1-888-564-9963

E info@consumerprotectionbc.ca

W www.consumerprotectionbc.ca



**CONSUMER
PROTECTION BC**

GETTING CALLS FROM A DEBT COLLECTOR?

Know your rights and responsibilities.



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HOW DO I GET A COLLECTION AGENCY TO STOP CALLING ME?

By law, you can request a collection agency contact you in writing only. To do this, send the collection agency a letter stating your request. A debt collector cannot continue to call you after they receive your letter.

HOW DO I GET THE DETAILS OF A DEBT?

Five days before contacting you by phone to collect the debt, a debt collector is required to send you a letter with the details of your debt. If you tell the collector you did not receive the letter, they must resend it to an address you provide. A collector may contact you verbally before attempting to collect the debt, but solely for the purpose of requesting your home address and email in order to send the letter.

HOW CAN I DISPUTE AN ALLEGED DEBT?

You must send a letter to the collection agency and the original creditor, stating the debt is in dispute and you would like to have the matter resolved in court. Once the collector and creditor receive your letter, they must stop communicating with you except for communications necessary for a legal action to proceed.

WHAT IF A COLLECTION AGENCY IS CALLING ME AND ASKING TO SPEAK WITH SOMEONE ELSE?

You can inform the collection agency you are not the person they are looking for and request for the calls to stop. Be prepared to provide details to confirm you are not the person they are looking for, such as your address and birthdate.

Letter templates mentioned are available at www.consumerprotectionbc.ca

THINGS A DEBT COLLECTOR CAN DO:



- Call you on a Sunday between 1 p.m. and 5 p.m.
- Call you at work to request your home address, phone number and email address if they don't have it
- Make one attempt to contact you at work to collect a debt, but only if they have your home contact information and have been unable to make contact
- Contact your employer in certain circumstances
- Contact a member of your family or household, relative, neighbour, friend or acquaintance to try to get your home address, phone number and email address

THINGS A DEBT COLLECTOR CANNOT DO:



- Call you on a statutory holiday
- Call you between 9 p.m. and 7 a.m.
- Discuss details of your debt with another person, unless they have your permission
- Collect more than what is owing on the debt (aside from interest at the rate in the initial credit agreement)
- Contact you in a way that costs you money
- Use threatening, profane or intimidating language
- Exert undue, excessive or unreasonable pressure to collect a debt
- Publish or threaten to publish a debtor's failure to pay, except to a credit reporting agency

